

Form plncf13 – ntcnfp1n13v27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-25828-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Santo Competiello Sr.  
300 Wilson Avenue  
Lyndhurst, NJ 07071

Tracey A. Competiello  
300 Wilson Avenue  
Lyndhurst, NJ 07071

Social Security No.:  
xxx-xx-6957

xxx-xx-7904

Employer's Tax I.D. No.:

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**NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN**

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on September 21, 2022.

Dated: September 22, 2022  
JAN: rah

Jeanne Naughton  
Clerk

In re:  
Santo Competiello, Sr.  
Tracey A. Competiello  
Debtors

Case No. 19-25828-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Sep 22, 2022

User: admin  
Form ID: plncf13

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Total Noticed: 62

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 24, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Santo Competiello, Sr., Tracey A. Competiello, 300 Wilson Avenue, Lyndhurst, NJ 07071-3324
cr	+ Midfirst Bank, Duane Morris LLP, 30 S 17th Street, Philadelphia, PA 19103-4196
518412239	+ Bank of America, PO Box 15047, Wilmington, DE 19850-5047
518412243	+ Catherine Andrews, 300 Wilson Avenue, Lyndhurst, NJ 07071-3324
518412247	+ Continental Finance Company/Tbom Contfin, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714-8099
518412251	+ First Nataional Bank/Legacy/CCS, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097
518412253	+ Hackensack Meridian Health, Hackensack University Medical Center, PO Box 8505, Pompano Beach, FL 33075-8505
518412261	+ New Jersey Imaging Network, 27695 Network Place, Chicago, IL 60673-1276
518412268	+ Santo Competiello Jr., 300 Wilson Avenue, Lyndhurst, NJ 07071-3324

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 22 2022 20:47:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 22 2022 20:47:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518412238	+ Email/PDF: gecsedl@recoverycorp.com	Sep 22 2022 20:45:55	Amazon/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518412246	Email/Text: cfcbackoffice@contfinco.com	Sep 22 2022 20:47:00	Continental Finance Company, Attn: Bankruptcy, Po Box 8099, Newark, DE 19714
518412240	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 22 2022 20:45:56	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518452797	+ Email/PDF: ebn_ais@aisinfo.com	Sep 22 2022 20:45:59	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518506026	Email/PDF: bncnotices@becket-lee.com	Sep 22 2022 20:45:59	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518412241	+ Email/PDF: gecsedl@recoverycorp.com	Sep 22 2022 20:46:12	Care Credit/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518412242	+ Email/Text: BKBCNMAIL@carringtonms.com	Sep 22 2022 20:47:00	Carrington Mortgage Services, Attn: Bankruptcy, Po Box 3730, Anaheim, CA 92803-3730
518412244	+ Email/Text: documentfiling@lciinc.com	Sep 22 2022 20:47:00	Comcast of New Jersey, PO Box 840, Newark, NJ 07101-0840
518412245	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 22 2022 20:47:00	Comenity Bank/Lane Bryant, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518412249	+ Email/PDF: creditonebknofications@resurgent.com	Sep 22 2022 20:46:15	Credit One Bank, Attn: Bankruptcy Department,

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			Po Box 98873, Las Vegas, NV 89193-8873
518412248	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 22 2022 20:46:16	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
518412250	Email/Text: mrdiscen@discover.com	Sep 22 2022 20:47:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
518420757	Email/Text: mrdiscen@discover.com	Sep 22 2022 20:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518412252	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Sep 22 2022 20:45:58	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
518412254	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 22 2022 20:47:00	HSN/Comenity Capital Bank, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518412255	+ Email/PDF: gecsed@recoverycorp.com	Sep 22 2022 20:46:32	JC Penneys/Synchrony Bank, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518524580	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 22 2022 20:48:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518412256	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 22 2022 20:46:11	JP Morgan Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518412257	+ Email/Text: PBNCNotifications@peritusservices.com	Sep 22 2022 20:47:00	Kohls/Capital One, Kohls Card Support/Bankruptcy, Po Box 3120, Milwaukee, WI 53201-3120
518573726	Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2022 20:46:38	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518573727	+ Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2022 20:46:36	LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, LVNV Funding LLC, c/o Resurgent Capital Services 29603-0587
518473333	Email/PDF: resurgentbknotifications@resurgent.com	Sep 22 2022 20:46:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518412258	+ Email/Text: Documentfiling@lciinc.com	Sep 22 2022 20:47:00	LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
519166872	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Sep 22 2022 20:46:12	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518412259	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 22 2022 20:47:00	Midland Funding, 2365 Northside Drive, San Diego, CA 92108-2710
518412260	+ Email/PDF: pa_dc_claims@navient.com	Sep 22 2022 20:46:15	Navient/Sallie Mae, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
518429956	+ Email/PDF: cbp@onemainfinancial.com	Sep 22 2022 20:45:56	OneMain, PO Box 3251, Evansville, IN 47731-3251
518412262	+ Email/PDF: cbp@onemainfinancial.com	Sep 22 2022 20:46:32	OneMain Financial, Attn: Bankruptcy, 601 Nw 2nd St #300, Evansville, IN 47708-1013
518412264	+ Email/PDF: gecsed@recoverycorp.com	Sep 22 2022 20:45:54	PC Richards & Son/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518755798	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 22 2022 20:46:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518523716	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 22 2022 20:45:59	Portfolio Recovery Associates, LLC, c/o Amazon, POB 41067, Norfolk VA 23541
518523857	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 22 2022 20:46:34	Portfolio Recovery Associates, LLC, c/o Jc Penney, POB 41067, Norfolk VA 23541
518523723	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 22 2022 20:45:58	Portfolio Recovery Associates, LLC, c/o Qcard,

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			POB 41067, Norfolk VA 23541
518412263	+ Email/PDF: gecsed@recoverycorp.com	Sep 22 2022 20:46:12	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
518412265	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 22 2022 20:45:59	Portfolio Recover Associates LLC, 120 Corporate Blvd, Norfolk, VA 23502-4952
518464885	+ Email/Text: JCAP_BNC_Notices@jcap.com	Sep 22 2022 20:48:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518412266	+ Email/PDF: gecsed@recoverycorp.com	Sep 22 2022 20:45:55	QVC/Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518516412	Email/Text: bnc-quantum@quantum3group.com	Sep 22 2022 20:47:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518516413	Email/Text: bnc-quantum@quantum3group.com	Sep 22 2022 20:47:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518412267	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 22 2022 20:47:00	Roamans/Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518412269	+ Email/Text: bankruptcy@sw-credit.com	Sep 22 2022 20:47:00	Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
518519754	+ Email/PDF: gecsed@recoverycorp.com	Sep 22 2022 20:45:56	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518413827	+ Email/PDF: gecsed@recoverycorp.com	Sep 22 2022 20:45:54	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518431838	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Sep 22 2022 20:46:31	U.S.Dept. of HUD, 4511 7th Street S.W., Washington, DC 20410-0001
518428562	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 22 2022 20:47:00	UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
518412271	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Sep 22 2022 20:47:00	USDOE/GLELSI, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
518412270	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 22 2022 20:47:00	Ultra/Comenity Bk, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518509011	+ Email/PDF: ebn_ais@aisinfo.com	Sep 22 2022 20:46:35	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518412272	+ Email/PDF: gecsed@recoverycorp.com	Sep 22 2022 20:46:32	Walmart/Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518412273	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 22 2022 20:47:00	Wayfair/Comenity Bank, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
518412274	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 22 2022 20:47:00	World Financial Network Nat Bk, PO Box 18212, Columbus, OH 43218

TOTAL: 53

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519166873	*+	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
518755799	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 24, 2022

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 22, 2022 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor MidFirst Mortgage dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Marguerite Mounier-Wells	on behalf of Debtor Santo Competiello Sr. marguerite.wells@live.com, mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Marguerite Mounier-Wells	on behalf of Joint Debtor Tracey A. Competiello marguerite.wells@live.com mwells@fitzgeraldcrouchlaw.com;Fitz2Law@gmail.com
Maria Cozzini	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC mcozzini@sternlav.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Joint Debtor Tracey A. Competiello fitz2law@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Santo Competiello Sr. fitz2law@gmail.com
Stuart I. Seiden	on behalf of Creditor Midfirst Bank siseiden@duanemorris.com lamahon@duanemorris.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9